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November 28, 2005

Mr. Roy Brooks
907 North Main Street
Brundidge, Alabama 36010

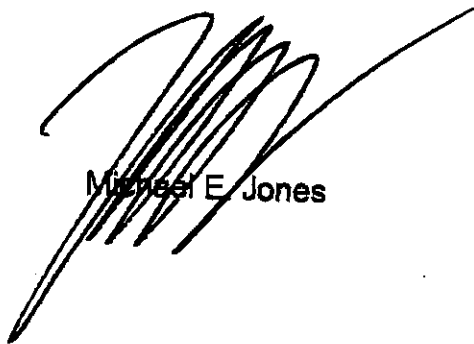
RE: IAM Federal Credit Union vs.
Roy Brooks, Jr.

Dear Roy:

Just a reminder, as per my letter of November 21, 2005, that your first payment will need to be made prior to December 5, 2005. If you do not make your payments on time, in all probability they are going to take collection action against you.

I do not know of anything further I need to do. I therefore am going to go ahead and close my file at this time. If you have any questions or if there is anything else I need to do on this matter on your behalf just let me know.

Sincerely,



Michael E. Jones

MEJ/nh
xc: Terry Butts

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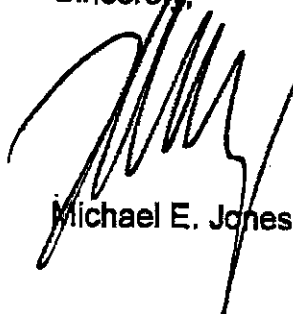
Ms. Alice Harris
Chambless Math, P.C.
P.O. Box 230759
Montgomery, Alabama 36123

RE: IAM Federal Credit Union vs.
Roy Brooks, Jr.

Dear Ms. Harris:

Mr. Brooks has requested that I write to let you know it will be December 5th before he can make his first payment. It will be the 5th of each month thereafter when he makes subsequent payments. It seems he has some funds that come in the first of the month and therefore he will have to use those funds to make payment to you. There is therefore no way that he can make the payment on the first but will have the payment there by the 5th. I trust this is agreeable with you. I appreciate your cooperation and assistance very much.

Sincerely,



Michael E. Jones

MEJ/nh
xc: Roy Brooks, Jr.